Changing the Minimum Standard for Housing

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The Need for Change: The growth of the Private Rented Sector (PRS)

<table>
<thead>
<tr>
<th>Year</th>
<th>Properties in the PRS as a percentage of housing stock</th>
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</thead>
<tbody>
<tr>
<td>2001</td>
<td>7.6%</td>
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<tr>
<td>2006</td>
<td>11.5%</td>
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<tr>
<td>2009</td>
<td>16.8%</td>
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<tr>
<td>2011</td>
<td>16.5%</td>
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Key findings from the NIHCS (2011) include:

- 16.5% of housing stock is in the PRS with 18% of households now live in the PRS.
- The household type with the highest proportion renting privately was households with children (22%)
- A higher than average proportion (33%) of household reference persons who were not working lived in the PRS (37% in the Social rented Sector and 30% in owner occupied sector).
- The private rented sector continued to show an increase in lower income households from 2009. 23% of private rental households had an annual income of less than £10,000
With respect to the condition of properties, the NIHCS (2011) reports:

- Unfitness levels in the PRS were 7.1% (compared to 0.4% in social housing and an overall level of 4.6% for all tenures).
- Levels of disrepair were similar in both the PRS and Social Rented Sector (53%) but higher than the Owner Occupied Sector (45%), however, only 21% of privately rented dwellings had reported to have been repaired or improved in the last 5 years compared to 49% in social housing.
- 10.2% of properties in the PRS did not meet the Decent Homes Standard compared to 3.7 of social rented properties and 8.2% of Owner Occupies homes.
- 49.1% of homes in the PRS were in Fuel Poverty (compared to 39.7% in social housing sector and 40.6% in owner occupied sector).
- Private rented homes (6%) were more likely than social housing (3%) or owner occupied homes (2%) to be overcrowded.
• These statistics indicate that conditions within the PRS are the least favourable of all housing sectors. This is significant as the PRS is increasingly housing low income households who may already be disadvantaged.

• The Building Sound Foundations Strategy for the Private Rented Sector (2010) and Facing the Future The Housing Strategy for NI (2012) both make reference to the need for a review of the current minimum standard for housing in NI. This is necessary in order to offer protection for occupants and reduce inequalities between housing sectors especially those low income households that traditionally were homed within the Social Rented Sector but are now increasingly residual users of the PRS.
The Fitness Standard

- The Minimum Standard for Housing in NI is currently the ‘Fitness Standard’ as outlined in the Housing (NI) Order 1992
- Last reviewed 23 years ago
- Pass /Fail or Fit/Unfit

Some things that are not taken into account by Fitness
- Thermal Comfort
- Insulation
- Safety
- Fire
Housing Health and Safety Rating System (HHSRS)

- Replaced Fitness in England and Wales in 2005
- Evidence based
- Risk Assessment
- Considers the effect of the deficiency – not just the presence of a defect
- Can adapt to development in research
- Can be informed by local circumstances
<table>
<thead>
<tr>
<th>1 Damp and mould growth</th>
<th>11 Crowding and space</th>
<th>21 Falling on stairs etc</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 Excess cold</td>
<td>12 Entry by intruders</td>
<td>22 Falling between levels</td>
</tr>
<tr>
<td>3 Excess heat</td>
<td>13 Lighting</td>
<td>23 Electrical hazards</td>
</tr>
<tr>
<td>4 Asbestos (and MMF)</td>
<td>14 Noise</td>
<td>24 Fire</td>
</tr>
<tr>
<td>5 Biocides</td>
<td>15 Domestic hygiene, Pests and Refuse</td>
<td>25 Flames, hot surfaces etc</td>
</tr>
<tr>
<td>6 Carbon Monoxide and fuel combustion products</td>
<td>16 Food safety</td>
<td>26 Collision and entrapment</td>
</tr>
<tr>
<td>7 Lead</td>
<td>17 Personal hygiene, Sanitation and Drainage</td>
<td>27 Explosions</td>
</tr>
<tr>
<td>8 Radiation</td>
<td>18 Water supply</td>
<td>28 Position and operability of amenities etc</td>
</tr>
<tr>
<td>9 Un-combusted fuel gas</td>
<td>19 Falls associated with baths etc</td>
<td>29 Structural collapse and falling elements</td>
</tr>
<tr>
<td>10 Volatile Organic Compounds</td>
<td>20 Falling on level surfaces etc</td>
<td></td>
</tr>
</tbody>
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HHSRS and Fuel Poverty

HHSRS links to Fuel Poverty

Fuel Poverty Rates

<table>
<thead>
<tr>
<th>Region</th>
<th>Rate</th>
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</thead>
<tbody>
<tr>
<td>NI</td>
<td>42%</td>
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<tr>
<td>England</td>
<td>15%</td>
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<tr>
<td>Scotland</td>
<td>25%</td>
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HHSRS assesses insulation, heating type, efficiency, age of house etc.
HHSRS and Home Accidents

Statistics from NINIS show that hospital admissions due to accidents in 2009/10; 23% of these accidents occurred in the home (compared to 11% of accidents from road traffic collisions).
The Frequency of HHSRS category 1 Hazards (EHCS, 2006)

- Excess Cold
- Falls on Stairs
- Falls on the Level
- Falls between Levels
- Fire
- Lead
- Damp and Mould
- Flames and Hot Surfaces
- Radon
- Pests
- Overcrowding
- Electrical
- Carbon Monoxide
- Sanitation
- Noise

Thousands of Dwellings
The Home Accident Prevention Strategy 2015-2015: “Falls account for 71% of all fatal accidents to those aged 65 and over. Recurrent falls are associated with increased mortality, increased rates of hospitalisation, and higher rates of institutionalisation. Studies have shown that one third of people aged over 65 in the general population have one fall per year, with 40–60% of these falls causing injury. 50% of people who have suffered a hip fracture can no longer live independently. Fear of falling again reduces quality of life and wellbeing. Even if a fall does not result in serious injury the loss of confidence can lead to an individual restricting their activity and indeed this can lead to further falls. Based on costs from 2009/10, the South Eastern HSC trust Falls and Osteoporosis Strategy estimated that for every hip fracture avoided, approximately 10,170 could be saved. This is a conservative estimate. The full direct costs to health and social care that are associated with an accidental injury can include, in addition to the cost of immediate treatment, the cost of medium-term care and rehabilitation and, in cases of life changing injuries, the cost of long-term care and support. Costs are incurred in other public services; there are costs to society from loss of economic activity, and there are also the financial costs that may be borne by someone who is unable to work.”
BRE Research

• the cost to the NHS of treating ill health resulting from poor housing to be £2.4 billion per year). This compares to the estimated cost to the NHS of treating smoking related issues of £400 million per year.

• the full cost to society of living in poor housing in NI is estimated to be some £82 million per year. In addition £33 million per year is estimated to be saved in the first year of treatment costs to the NHS if hazards were reduced to a more acceptable level.

• around 25% of all Category 1 Hazards can be made acceptable for a cost of less than £600. The average cost for making category 1 hazards acceptable is £3,710.
Falls associated with stairs and steps

Number of dwelling in NI affected  
55,884

Average Cost per dwelling  
£1,271

Saving to NHS per annum if fixed  
£13,908,270

Payback to the NHS (years)  
5.1 years

Based on NIHCS 2009
The Real Cost of Poor Housing in Northern Ireland, BRE, 2012
There are a range of examples where HHSRS has proven to be effective in improving Public Health. Liverpool Healthy Homes Programme is one such example and is often quoted. Liverpool Healthy Homes Programme is tackling health inequalities through reaching out into priority communities, engaging with residents and improving housing conditions and access to health and wellbeing related organisations.
Liverpool Healthy Homes

Identified priority areas for intervention with the use of a “health homes index” created from 14 data sets including (among others)

• Income deprivation
• Health deprivation and disability
• Living environment
• PRS percentage
• Cat 1 hazards as identified in EHCS
• Emergency hospital admissions
• Hospital admissions for falls
Advocates call at each home and speak face to face with residents. Look at many aspects including:

- Housing conditions
- Access to GP’s and dentists
- Benefits
- Employment advice
- Support mechanisms for parents with young children
- Support mechanisms for elderly
- Exercise and fitness
- Drug support
- Healthy eating etc.

Direct referrals to a range of partner agencies including EHO’s that have powers under the Housing Act to deal with Cat 1 Hazards.
Progress and findings

- By August 2012 – 24,000 assessments
- 19,000 referrals to different partners
- 3,800 HHSRS inspections
- 2,700 Cat 1 Hazards identified and removed
- Estimated savings to NHS £439,495 per year (based on housing improvements made in year 1 of programme)
- If these savings are sustained = £4.4 million over 10 years
- Wider benefits to society estimated £11 million over 10 years
- Programme delivery should deliver 5 times the number of house inspections undertaken in year 1 so savings of the Healthy Homes Programme could be £55 million over 10 years.
- £4 million in investment by PRS landlords as a result of enforcement work that was deemed necessary
- On the basis that there are approx. 3 employees for every £100,000 spent on construction, at least 30 construction jobs were thought to be created.
Support for the HHSRS include

- CIH
- CIEH
- CEHOG
- Housing Rights Service
- NILGA
- Independent Commission on the Future for Housing in NI
DSD Review

- Team reviewing the Minimum Standard for Housing
- Report expected soon
Recommendations for any future minimum standard for housing in NI

• There should be an evidence base to any new system.
• Any system should be able to incorporate meaningful measurement of progress.
• Any system should be able to incorporate meaningful measurement of the cost to society of poor housing.
• Any system should be sustainable and allow change in circumstances
• There should be a system to be able to making comparison of the condition of housing stock with other areas of the UK
• It would be beneficial to introduce a system that has been proven to work
• There should be potential for wider scope and use.
• There should be support for a new system
Conclusion

• Increased role for PRS in providing housing solutions
• Increased number of vulnerable people in PRS
• Needs to be a standard that will offer adequate protection and equity

This is a rare opportunity and one that is important to everyone in society
Knowledge Exchange Seminar Series (KESS)

...is a forum that encourages debate on a wide range of research findings, with the overall aim of promoting evidence-based policy and law-making within Northern Ireland.